
SPACE ABOVE THIS LINE FOR RECORDING PURPOSES

PREPARED BY AND RETURN TO:

GARY P. SNYDER, MSB#7682
WATKINS LUDLAM WINTER & STENNIS, P.A.
6897 Crumpler Blvd., Suite 100
Olive Branch, MS 38654
(662) 895-2996
WLWS #00931.

GRANTOR'S ADDRESS:

P.O. Box 1456
Olive Branch, MS 38654
Phone: 662-895-2996
Phone: 662-895-2996

GRANTEE'S ADDRESS:

6819 Crumpler Blvd., Ste. 300
Olive Branch, MS 38654
Phone: 662-890-6867
Phone: 662-890-6867

INDEXING INSTRUCTIONS: Lots 11 and 22, Castle Ridge Subdivision, located in Sections 8 and 17, Township 2 South, Range 7 West, DeSoto County, Mississippi, Plat Book 99, Page 22, Chancery Clerk's Office, DeSoto County, Mississippi.

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, Hal W. Guthrie executed a Deed of Trust dated November 5, 2007 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 2815, Page 329, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated December 30, 2009 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3120, Page 439.

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said Deed of Trust, and the legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

WHEREAS, the time, terms and place of sale were duly advertised for four (4) consecutive weeks immediately preceding said sale by publication in the *DeSoto Times*, a

newspaper published and having a general circulation in DeSoto County, Mississippi, with proof of said publication being attached hereto and made a part hereof, and by posting the notice of said sale upon the bulletin board of the Courthouse in said county, on the 14th day of January, 2010 and said notice remaining upon the bulletin board until the date for the sale of the property.

WHEREAS, the undersigned Substitute Trustee, by the terms of the Deed of Trust and the laws of the State of Mississippi, within legal hours on the 17th day of February, 2010, at public outcry, offered the hereinafter described property for sale at the East front door of the County Courthouse in Hernando, County of DeSoto, State of Mississippi; and

WHEREAS, at such sale, BancorpSouth Bank bid the sum of Seventy Thousand and 00/100 Dollars (\$70,000.00); and

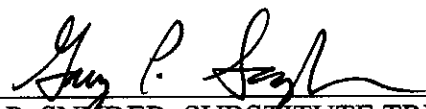
WHEREAS, said bid by BancorpSouth Bank was the highest bid.

NOW THEREFORE, I, Gary P. Snyder, Substitute Trustee, in consideration of the sum of Seventy Thousand and 00/100 Dollars (\$70,000.00), do hereby sell and convey to BancorpSouth, the following described property located and situated in the County of DeSoto, State of Mississippi, to wit:

Lots 11 and 22, Castle Ridge Subdivision, in Sections 8 and 17, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 99, Page 22, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

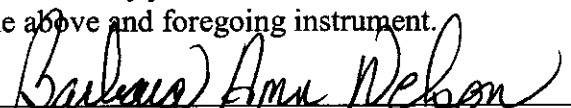
I hereby convey only such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this the 25th day of February, 2010.


GARY P. SNYDER, SUBSTITUTE TRUSTEE

STATE OF MISSISSIPPI
COUNTY OF DESOTO

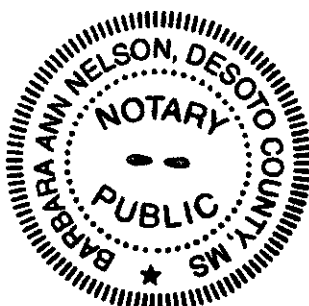
Personally appeared before me, the undersigned authority in and for the said county and state, on this 25th day of February, 2010, within my jurisdiction, the within named Gary P. Snyder, who acknowledged that he executed the above and foregoing instrument.


NOTARY PUBLIC

My Commission Expires:

May 21, 2010

File No. 08878.34275



DESOTO TIMES-TRIBUNE

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

NOTICE OF SALE BY SUBSTITUTION TRUSTEE

WHEREAS, Hal W. Guthrie executed a Deed of Trust dated November 5, 2007 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 2815, Page 329, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated December 30, 2009 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3120, Page 439.

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said Deed of Trust, and the legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, Gary P. Snyder, Substitute Trustee in said Deed of Trust, will, on the 17th day of February, 2010, offer for sale and will sell at public outcry, to the highest bidder for cash, within legal hours at the East front door of the County Courthouse at Hernando, County of DeSoto, Mississippi, the following described property lying and being situated in the County of DeSoto, Mississippi.

Lots 11 and 22, Castle Ridge Subdivision, in Sections 8 and 17, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 28, Page 22, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Volume No. 115 on the 26 day of Jan., 2010

Volume No. 115 on the 2 day of Feb., 2010

Volume No. 115 on the 9 day of Feb., 2010

Volume No. 115 on the 16 day of Feb., 2010

Volume No. _____ on the _____ day of _____, 2010

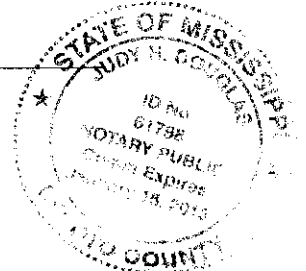
Volume No. _____ on the _____ day of _____, 2010

Diane Smith

Sworn to and subscribed before me, this 16 day of Feb., 2010

BY Judy Dangler

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2013
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



A. Single first insertion of 367 words @ .12 \$ 44.04

B. 3 subsequent insertions of 1101 words @ .10 \$ 110.10

WILL CONVEY only such title as is vested in me as Substitute Trustee.

ation and depositing to same

\$ 3.00

WITNESS MY SIGNATURE, this 13th day of January, 2010.

/s/ Gary P. Snyder, Substitute Trustee

Watkins Ludlap Winter & Stennis, P.A.

P.O. Box 1456

Olive Branch, MS 38654

662-295-2906

Published: January 28, 2010; February 2, 2010; February 9, 2010 and February 16, 2010.

lo, MS 38632 • 662.429.6397 • Fax: 662.429.5229

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